

	Resident	Non-resident	Special conditions
I ACCOUNTS AND ACCOUNT INFORMATION	EUR	EUR	
OPENING ACCOUNTS			
1. Current account			
1.1. private individual	free of charge	100	
1.2. legal entity	free of charge	250	
2. Escrow account	according to agreement	according to agreement	
Amendment of agreement at the customer's request (for each)	25	35	
ACCOUNT INFORMATION			
Current account statements	free of charge	free of charge	
MAINTENANCE FEE OF CURRENT ACCOUNT			maintenance fee is debited on a monthly basis
1. private individual	free of charge	2	
2. legal entity	free of charge	20	
CURRENT ACCOUNT INTEREST			
Interest rates of current accounts are available on web page Price List (Interest rates of current accounts) .			
DEPOSIT INTERESTS			
Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits) .			
Interest rates of time deposits are available on web page Price List (Interest rates of time deposits) .			
II BANK TRANSFERS	EUR	EUR	internet bank charges apply to standing payment orders
1. DOMESTIC PAYMENTS			
1.1. in Euros			
1.1.1. within the Bank	1	5	
In the internet banking	free of charge	5	
1.1.2. domestic payments	1	5	
In the internet banking	0,25	5	
1.1.3. domestic express payments	15	35	
1.2. in a foreign currency			
1.2.1. within the Bank	1	5	
1.3. incoming payments	free of charge	free of charge	
2. FOREIGN PAYMENTS			
2.1. EUR			
2.1.1. SEPA payment (SHA)	1	5	
In the internet banking	0,25	5	
2.1.2. normal payment (SHA)	10	15	

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2.1.3. normal payment in full to the beneficiary (OUR)	25	30	
2.1.4. express payment (SHA)	15	35	
2.1.5. express payment in full to the beneficiary (OUR)	40	50	
2.2. USD			
2.2.1. normal payment (SHA)	20	35	
2.2.2. normal payment in full to the beneficiary (OUR)	40	50	An additional commission of EUR 50 is applied to payments, if the beneficiary country is included in the "List of Low Tax Countries" (available at the Bank upon request) and the beneficiary country differs from the beneficiary bank country.
2.2.3. express payment (SHA)	40	40	
2.2.4. express payment in full to the beneficiary (OUR)	50	70	An additional commission of EUR 50 is applied to payments, if the beneficiary country is included in the "List of Low Tax Countries" (available at the Bank upon request) and the beneficiary country differs from the beneficiary bank country.
2.3. RUB			
2.3.1. normal payment in full to the beneficiary (OUR)	30	40	
2.3.2. express payment in full to the beneficiary (OUR)	40	50	
2.4. Other currencies			
2.4.1. normal payment (SHA)	10	30	
2.4.2. normal payment in full to the beneficiary (OUR)	30	50	
2.4.3. T+2 payments in full to beneficiary (OUR) value date + 2 days	20	40	
2.5. Incoming foreign payments			
2.5.1. incoming SEPA payment (SHA)	free of charge	free of charge	
2.5.2. incoming payment (shared costs, SHA)	5	5	
2.5.3. incoming payment (in full to the beneficiary, OUR)	free of charge	free of charge	
2.6. Incoming UAH payments (OUR, SHA)	0.25%	0.25%	deducted in EUR
3. ADDITIONAL SERVICES OF PAYMENTS			
3.1. Queries, amendments, cancellations of payments			
3.1.1. payment order has not been sent forward by the bank	10	32	
3.1.2. payment order has been sent forward by the bank, not older then 5 business days	40	70	Except payment amount and/or currency, plus actual costs
3.1.3. payment order has been sent forward by the bank, older then 5 business days	50	100	Except payment amount and/or currency, plus actual costs
3.2. Copy of SWIFT message	5	5	
4. SETTLEMENT DAY AND EXECUTION TIME OF PAYMENT ORDERS			
4.1. Domestic payments			
4.1.1. within Bank (outgoing, incoming)			

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4.1.2. normal and standing payment order	8.30 - 18.00	8.30 - 18.00	payments received till 15.45 will be executed at same settlement day, payments received after 15.45 executed on next EUR business day
4.1.3. domestic express payment	8.30 - 17.00	8.30 - 17.00	forwarded to receiving bank/payment intermediary at same settlement day
4.1.4. incoming domestic payment	9.00 - 18.15	9.00 - 18.15	
4.2. Foreign payments			
4.2.1. normal payment	8.30 - 18.00	8.30 - 18.00	forwarded to receiving bank/payment intermediary at second settlement day
4.2.2. SEPA payment	8.30 - 18.00	8.30 - 18.00	payments received till 15.45 will be executed at same settlement day, payments received after 15.45 executed on next EUR business day
4.2.3. EUR express payment	8.30 - 17.00	8.30 - 17.00	forwarded to receiving bank/payment intermediary at same settlement day
4.2.4. USD express payment	8.30 - 18.00	8.30 - 18.00	forwarded to receiving bank/payment intermediary at same settlement day
4.2.5. incoming foreign payment	8.30 - 18.00	8.30 - 18.00	credited on same settlement day until 18.00
4.2.6. RUB express payment	8.30 - 13.00	8.30 - 13.00	

Settlement date is a day when the Bank is open for business to execute corresponding payment order.

Payment order is deemed to be received by the Bank on same settlement day provided it arrived in the Bank within time frame stipulated above.

Payment order which arrives later is deemed to be received on next settlement day.

III CASH TRANSACTIONS	EUR	EUR	
1. in Euros			
1.1. to current account (banknotes)			
1.1.1. up to EUR 10,000	free of charge	free of charge	during banking day
1.1.2. more than EUR 10,000	0,1%	0,1%	of the total amount
1.2. to current account (coins)	2% of the total amount	2% of the total amount	up to EUR 20 free of charge
1.2.1. to a minor's account in coins	free of charge	free of charge	
1.3. withdrawal from current account			
1.3.1. private individuals: up to EUR 3,200	free of charge	free of charge	during month
1.3.2. private individuals: from amount exceeding EUR 3,200; legal entities	0.2%, min. 1	0.2%, min. 1	
1.4. withdrawal of coins from EUR 200	2% of the total amount	2% of the total amount	pre-booking of the amount is required
2. In a foreign currency			foreign coins will not be accepted or paid out
2.1. cash to current account			
2.1.1. USD	0.2%, min. 1.50	0.2%, min. 1.50	
2.1.2. SEK	0.2%, min. 1.50	0.2%, min. 1.50	
2.1.3. other foreign currencies	0.5%, min. 1.50	0.5%, min. 1.50	
2.2. cash withdrawal			
2.2.1. USD	0.5%, min. 1.50	0.5%, min. 1.50	
2.2.2. SEK	0.2%, min. 1.50	0.2%, min. 1.50	

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2.2.3. other foreign currencies	0.5%, min. 1.50	0.5%, min. 1.50	
3. Currency Exchange	free of charge	free of charge	according to listed foreign currencies in case the foreign currency is available, foreign coins will not be accepted or paid out
Currency exchange rates are available on web page Exchange rates.			
4. Booking of cash			
4.1. Booking of EUR	free of charge	free of charge	notice 1 banking day in advance (main office from EUR 6,400, other branches from EUR 3,200, in coins EUR 200)
4.2. Booking of foreign currency	collateral 1% from the booked amount	collateral 1% from the booked amount	notice 1 banking day in advance
4.3. Fine for cancelling a booking	35	35	
4.4. Additional fee for cash withdrawal on the same day without pre-booking	50	50	service is provided when possible, additional fee will be added to the service fee of withdrawal of the relevant currency
5. Cash processing			Bank does not accept spoiled or non-legal tender foreign currency cash
5.1. Exchange of coins for notes and vice versa	5% of the amount, min. 2	5% of the amount, min. 2	
5.2. Checking of banknotes	0.20 / per banknote	0.20 / per banknote	
5.3. Exchange of spoiled EUR banknote	free of charge	free of charge	
5.4. Exchange of banknotes	0.5%, min. 2	0.5%, min. 2	up to EUR 100 free of charge
IV LOANS, TRADE FINANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS	EUR	EUR	
1. Loans			
1.1. arrangement fee	0.5% - 2.0% of the amount	0.5% - 2.0% of the amount	
1.2. fee on amendment of agreement	as agreed	as agreed	
1.3. commitment fee	as agreed	as agreed	
1.4. penalty interest rate	36.5% p.a. (for private persons interest rate + 8% p.a.)	36.5% p.a. (for private persons interest rate + 8% p.a.)	current penalty interest rate also applies to overdraft agreements
1.5. fee on premature repayment of loan	as agreed	as agreed	
2. Import letters of credits			
2.1. Application review	free of charge	free of charge	
2.2. Issuing of pre-advice	150	150	
2.3. L/C Issuing/amount increasing	0.2% of the amount ,min. 150	0.2% of the amount ,min. 150	
2.4. Amendment (for each amendment)	80	80	
2.5. Handling of documents (for each set of documents presented)	0.2% of the amount of documents, min. 200	0.2% of the amount of documents, min. 200	
2.6. Discrepant document (for each document)	80	80	
2.7. Payment	free of charge	free of charge	

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2.8. Acceptance	0.1% of the amount, min. 100/ quarter	0.1% of the amount, min. 100/ quarter	
2.9. Cancellation or expiry of a letter of credit	80	80	
2.10. Communication and postal charges	depending on costs, min. 10	depending on costs, min. 10	
3. Export letters of credit			
3.1. Pre-advice	150	150	
3.2. Advice	0.1% of the amount, min. 200, max. 1000	0.1% of the amount, min. 200, max. 1000	
3.3. Confirmation	by agreement	by agreement	
3.4. Amendment advice	80	80	
3.5. Handling of documents (for each set)	0.2% of the amount of documents, min. 200	0.2% of the amount of documents, min. 200	
3.6. Negotiation	by agreement	by agreement	
3.7. Deferred payment (discounting)	by agreement	by agreement	
3.8. Refusal or cancellation advice	80	80	
3.9. Return of discrepant documents	100	100	
3.10. Assignment of proceeds advice	0.1% of the amount, min. 200, max. 1000	0.1% of the amount, min. 200, max. 1000	
3.11. Assignment of proceeds	0.1% of the amount, min. 200	0.1% of the amount, min. 200	
3.12. Transfer	0.25% of transferred documentary credit amount, min. 200	0.25% of transferred documentary credit amount, min. 200	only transferable letter of credit
3.13. Submitting inquiry to other banks in regard to a letter of credit	50	50	
3.14. Communication and postal charges	depending on costs, min. 10	depending on costs, min. 10	
4. Guarantees and standby letters of credit			
4.1. Guarantees issued by Versobank AS			
4.1.1. Application review	100	100	
4.1.2. Amount increasing	2% of the amount, min. 150	2% of the amount, min. 150	
4.1.3. Amendment	100	100	
4.1.4. Taking-up of documents for guarantee amount reduction (per set of documents)	0.2% of the amount, min. 150	0.2% of the amount, min. 150	
4.1.5. Request for payment	0.2% of the amount, min. 150	0.2% of the amount, min. 150	
4.1.6. Cancellation	100	100	
4.1.7. Monitoring of incoming payment receipt for advance payment	80	80	
4.2. Guarantees received by Versobank AS			
4.2.1. Advice	0.1% of the amount, min. 150	0.1% of the amount, min. 150	

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4.2.2. Amendment advice	100	100	
4.2.3. Request for payment	0.2% of the amount, min. 150	0.2% of the amount, min. 150	
4.2.4. Cancellation	100	100	
4.2.5. Guarantee draft	80	80	
4.2.6. Communication and postal charges	depending on costs, min.10	depending on costs, min.10	
5. Payment cards			
5.1. Debit cards			
5.1.1. VISA Classic in EUR and GBP for private customers			
5.1.1.1. card issuance fee	EUR 3/GBP 2	EUR 5/GBP 4	
5.1.1.2. card issuance fee supplementary	EUR 3/GBP 2	EUR 5/GBP 4	
5.1.1.3. card monthly fee	EUR 1/GBP 1	EUR 2/GBP 2	
5.1.1.4. card monthly fee supplementary	EUR 1/GBP 1	EUR 2/GBP 2	
5.1.1.5. card replacement fee	EUR 10/GBP 8	EUR 15/GBP 10	
5.1.1.6. card replacement fee supplementary	EUR 10/GBP 8	EUR 15/GBP 10	
5.1.1.7. cash withdrawal fee	EUR 2 + 2%/GBP 2 + 2%	EUR 2 + 2%/GBP 2 + 2%	
5.1.1.8. balance request fee	EUR 0,3/GBP 0,2	EUR 0,3/GBP 0,2	
5.1.1.9. currency conversion markup	2%	2%	
5.1.1.10. preparation of express bank cards	EUR 20/GBP 15	EUR 20/GBP 15	
5.1.1.11. blocking of card by Bank	EUR 8/GBP 5	EUR 8/GBP 5	
5.1.1.12. contractual penalty for use of blocked card	EUR 65/GBP 50	EUR 65/GBP 50	
5.1.1.13. the inquiry of the documents confirming the transaction	EUR 20/GBP 15	EUR 20/GBP 15	
5.1.1.14. chargeback processing	EUR 20/GBP 15	EUR 20/GBP 15	
5.1.1.15. consideration of an unjustified claim	EUR 20/GBP 15	EUR 20/GBP 15	
5.1.1.16. VISA emergency service outside Estonia	EUR 15/GBP 12	EUR 15/GBP 12	
5.1.2. VISA Business in EUR, USD or GBP for corporate customers			
5.1.2.1. card annual fee	EUR 50/USD 70/GBP 40	EUR 50/USD 70/GBP 40	
5.1.2.2. card replacement fee	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.2.3. purchase fee	free of charge / 1%/1%	free of charge / 1%/1%	
5.1.2.4. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	
5.1.2.5. balance request fee	EUR 0,3/USD 0,5/GBP 0,2	EUR 0,3/USD 0,5/GBP 0,2	
5.1.2.6. currency conversion markup	2%	2%	
5.1.2.7. preparation of express bank cards	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.2.8. blocking of card by Bank	EUR 8/ USD 10/GBP 5	EUR 8/ USD 10/GBP 5	

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5.1.2.9. contractual penalty for use of blocked card	EUR 65/USD 90/GBP 50	EUR 65/USD 90/GBP 50	
5.1.2.10. the inquiry of the documents confirming the transaction	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.2.11. chargeback processing	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.2.12. consideration of an unjustified claim	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.2.13. VISA emergency service outside Estonia	EUR 15/USD 20/GBP 12	EUR 15/USD 20/GBP 12	
5.1.3. VISA Gold in EUR, USD or GBP for private and corporate customers			
5.1.3.1. card annual fee	EUR 100/USD 150/GBP 75	EUR 100/USD 150/GBP 75	
5.1.3.2. card annual fee supplementary (only for private customers)	EUR 75/USD 100/GBP 50	EUR 75/USD 100/GBP 50	
5.1.3.3. card replacement fee	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.3.4. card replacement fee supplementary (only for private customers)	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.3.5. purchase fee	free of charge / 1%/1%	free of charge / 1%/1%	
5.1.3.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	
5.1.3.7. balance request fee	EUR 0,3/ USD 0,5/GBP 0,2	EUR 0,3/ USD 0,5/GBP 0,2	
5.1.3.8. currency conversion markup	2%	2%	
5.1.3.9. preparation of express bank cards	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.3.10. blocking of card by Bank	EUR 8/ USD 10/GBP 5	EUR 8/ USD 10/GBP 5	
5.1.3.11. contractual penalty for use of blocked card	EUR 65/USD 90/GBP 50	EUR 65/USD 90/GBP 50	
5.1.3.12. the inquiry of the documents confirming the transaction	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.3.13. chargeback processing	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.3.14. consideration of an unjustified claim	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.3.15. VISA emergency service outside Estonia	EUR 15/USD 20/GBP 12	EUR 15/USD 20/GBP 12	
5.1.4. VISA Platinum in EUR, USD or GBP for private and corporate customers			
5.1.4.1. card annual fee	EUR 250/USD 350/GBP 200	EUR 250/USD 350/GBP 200	
5.1.4.2. card annual fee supplementary (only for private customers)	EUR 200/USD 300/GBP 150	EUR 200/USD 300/GBP 150	
5.1.4.3. card replacement fee	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.4.4. card replacement fee supplementary (only for private customers)	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.4.5. purchase fee	free of charge	free of charge	
5.1.4.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	
5.1.4.7. balance request fee	EUR 0,3/ USD 0,5/GBP 0,2	EUR 0,3/ USD 0,5/GBP 0,2	
5.1.4.8. currency conversion markup	2%	2%	
5.1.4.9. preparation of express bank cards	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.4.10. blocking of card by Bank	EUR 8/ USD 10/GBP 5	EUR 8/ USD 10/GBP 5	
5.1.4.11. contractual penalty for use of blocked card	EUR 65/USD 90/GBP 50	EUR 65/USD 90/GBP 50	

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5.1.4.12. the inquiry of the documents confirming the transaction	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.4.13. chargeback processing	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.4.14. consideration of an unjustified claim	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.4.15. VISA emergency service outside Estonia	EUR 15/USD 20/GBP 12	EUR 15/USD 20/GBP 12	
5.2. Credit cards			
5.2.1. VISA Classic in EUR or USD for private customers			
5.2.1.1. card monthly fee	EUR 3/USD 3	EUR 5/USD 5	
5.2.1.2. card monthly fee supplementary	EUR 3/USD 3	EUR 5/USD 5	
5.2.1.3. card replacement fee	EUR 10/USD 15	EUR 15/USD 20	
5.2.1.4. card replacement fee supplementary	EUR 10/USD 15	EUR 15/USD 20	
5.2.1.5. purchase fee	free of charge / 1%	free of charge / 1%	
5.2.1.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%	EUR 2 + 2%/ USD 3+2%	
5.2.1.7. balance request fee	EUR 0,3/ USD 0,5	EUR 0,3/ USD 0,5	
5.2.1.8. currency conversion markup	2%	2%	
5.2.1.9. base interest	20%	26%	
5.2.1.10. overlimit interest	36%	36%	
5.2.1.11. statement fee by e-mail or by post	EUR 10/USD 15	EUR 10/USD 15	
5.2.1.12. preparation of express bank cards	EUR 20/USD 30	EUR 20/USD 30	
5.2.1.13. blocking of card by Bank	EUR 8/ USD 10	EUR 8/ USD 10	
5.2.1.14. contractual penalty for use of blocked card or breach of limit	EUR 65/USD 90	EUR 65/USD 90	
5.2.1.15. the inquiry of the documents confirming the transaction	EUR 20/USD 30	EUR 20/USD 30	
5.2.1.16. chargeback processing	EUR 20/USD 30	EUR 20/USD 30	
5.2.1.17. consideration of an unjustified claim	EUR 20/USD 30	EUR 20/USD 30	
5.2.1.18. VISA emergency service outside Estonia	EUR 15/USD 20	EUR 15/USD 20	
5.2.2. VISA Business in EUR or USD for corporate customers			
5.2.2.1. card annual fee	EUR 35/USD 50	EUR 50/USD 70	
5.2.2.2. card replacement fee	EUR 10/USD 15	EUR 15/USD 20	
5.2.2.3. purchase fee	free of charge / 1%	free of charge / 1%	
5.2.2.4. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%	EUR 2 + 2%/ USD 3+2%	
5.2.2.5. balance request fee	EUR 0,3/ USD 0,5	EUR 0,3/ USD 0,5	
5.2.2.6. currency conversion markup	2%	2%	
5.2.2.7. base interest	20%	24%	
5.2.2.8. overlimit interest	36%	36%	
5.2.2.9. statement fee by e-mail or by post	EUR 10/USD 15	EUR 10/USD 15	

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5.2.2.10. preparation of express bank cards	EUR 20/USD 30	EUR 20/USD 30	
5.2.2.11. blocking of card by Bank	EUR 8/ USD 10	EUR 8/ USD 10	
5.2.2.12. contractual penalty for use of blocked card	EUR 65/USD 90	EUR 65/USD 90	
5.2.2.13. the inquiry of the documents confirming the transaction	EUR 20/USD 30	EUR 20/USD 30	
5.2.2.14. chargeback processing	EUR 20/USD 30	EUR 20/USD 30	
5.2.2.15. consideration of an unjustified claim	EUR 20/USD 30	EUR 20/USD 30	
5.2.2.16. VISA emergency service outside Estonia	EUR 15/USD 20	EUR 15/USD 20	
5.2.3. VISA Gold in EUR or USD for private and corporate customers			
5.2.3.1. card annual fee	EUR 50/USD 70	EUR 100/USD 150	
5.2.3.2. card annual fee supplementary (only for private customers)	EUR 35/USD 50	EUR 75/USD 100	
5.2.3.3. card replacement fee	EUR 10/USD 15	EUR 15/USD 20	
5.2.3.4. card replacement fee supplementary (only for private customers)	EUR 10/USD 15	EUR 15/USD 20	
5.2.3.5. purchase fee	free of charge / 1%	free of charge / 1%	
5.2.3.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%	EUR 2 + 2%/ USD 3+2%	
5.2.3.7. balance request fee	EUR 0,3/ USD 0,5	EUR 0,3/ USD 0,5	
5.2.3.8. currency conversion markup	2%	2%	
5.2.3.9. base interest	18%	22%	
5.2.3.10. overlimit interest	36%	36%	
5.2.3.11. statement fee by e-mail or by post	EUR 10/USD 15	EUR 10/USD 15	
5.2.3.12. preparation of express bank cards	EUR 20/USD 30	EUR 20/USD 30	
5.2.3.13. blocking of card by bank	EUR 8/ USD 10	EUR 8/ USD 10	
5.2.3.14. contractual penalty for use of blocked card or breach of limit	EUR 65/USD 90	EUR 65/USD 90	
5.2.3.15. the inquiry of the documents confirming the transaction	EUR 20/USD 30	EUR 20/USD 30	
5.2.3.16. chargeback processing	EUR 20/USD 30	EUR 20/USD 30	
5.2.3.17. consideration of an unjustified claim	EUR 20/USD 30	EUR 20/USD 30	
5.2.3.18. VISA emergency service outside Estonia	EUR 15/USD 20	EUR 15/USD 20	
5.2.4. VISA Platinum in EUR or USD for private and corporate customers			
5.2.4.1. card annual fee	EUR 200/USD 300	EUR 250/USD 350	
5.2.4.2. card annual fee supplementary (only for private customers)	EUR 150/USD 250	EUR 200/USD 300	
5.2.4.3. card replacement fee	EUR 10/USD 15	EUR 15/USD 20	
5.2.4.4. card replacement fee supplementary (only for private customers)	EUR 10/USD 15	EUR 15/USD 20	
5.2.4.5. purchase fee	free of charge	free of charge	
5.2.4.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%	EUR 2 + 2%/ USD 3+2%	

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5.2.4.7. balance request fee	EUR 0,3/ USD 0,5	EUR 0,3/ USD 0,5	
5.2.4.8. currency conversion markup	2%	2%	
5.2.4.9. base interest	16%	18%	
5.2.4.10. overlimit interest	36%	36%	
5.2.4.11. statement fee by e-mail or by post	EUR 10/USD 15	EUR 10/USD 15	
5.2.4.12. preparation of express bank cards	EUR 20/USD 30	EUR 20/USD 30	
5.2.4.13. blocking of card by bank	EUR 8/ USD 10	EUR 8/ USD 10	
5.2.4.14. contractual penalty for use of blocked card or breach of limit	EUR 65/USD 90	EUR 65/USD 90	
5.2.4.15. the inquiry of the documents confirming the transaction	EUR 20/USD 30	EUR 20/USD 30	
5.2.4.16. chargeback processing	EUR 20/USD 30	EUR 20/USD 30	
5.2.4.17. consideration of an unjustified claim	EUR 20/USD 30	EUR 20/USD 30	
5.2.4.18. VISA emergency service outside Estonia	EUR 15/USD 20	EUR 15/USD 20	
6. Credit cards (AS SEB Pank)			AS SEB Pank credit cards are issued until 01.07.2014
6.1. VISA Business			
annual fee	20	20	additionally fees per price list of AS SEB Pank will be debited
6.2. MasterCard Standard			
annual fee	20	20	additionally fees per price list of AS SEB Pank will be debited
6.3. VISA Gold ja MasterCard Gold			
annual fee	65	65	additionally fees per price list of AS SEB Pank will be debited
6.4. Gold travel insurance	45	45	customers having VISA Gold and MC Gold cards have an opportunity to buy RSA travel insurance for one year offered by AS SEB Pank as an addition
6.5. Credit travel insurance	65	65	customers having VISA Business and MC Standard cards have an opportunity to buy RSA travel insurance for one year offered by AS SEB Pank as an addition
6.6. Non-cash transactions in businesses	free of charge	free of charge	there will be added conversion fee for transactions with foreign currency based on AS SEB Pank price list
6.7. Cash withdrawals			fees per price list of AS SEB Pank
6.8. Change of limit	6	6	valid for next month; additionally fees per price list of AS SEB Pank will be debited
6.9. Temporary increase of limit			fees per price list of AS SEB Pank
6.10. Fee for blocking credit card by bank	10	10	
6.11. Fine for the use of closed card	65	65	
6.12. Penalty interest	0.2% daily	0.2% daily	
6.13. Duplicate of POS receipt or demand for refund, unjustified			fees per price list of AS SEB Pank.
7. Documentary collection			
7.1. Import Documentary Collection			

	Resident	Non-resident	Special conditions
7.1.1. Handling of documentary collection order	40	40	
7.1.2. Release of documents against payment	0.2% of the amount , min. 80	0.2% of the amount , min. 80	
7.1.3. Release of documents against acceptance	0.2% of the amount , min. 80	0.2% of the amount , min. 80	
7.1.4. Advising of amendments to collection order/cancellation	40	40	
7.1.5. Release of documents free of payment/ Return of unpaid documents to the sending bank	80	80	
7.2. Export documentary collection			
7.2.1. Issuance of documentary collection order	40	40	
7.2.2. Amendments to collection order/ cancellation	40	40	
7.2.3. Payment of documents	0.2 % of the amount, min. 80	0.2 % of the amount, min. 80	
7.2.4. Return of unpaid documents	80	80	
7.3. Communication and postal charges	depending on costs, min. 10	depending on costs, min. 10	
V FEES RELATED TO SECURITIES	EUR	EUR	
1. Custody account fees			VAT will be added. Amounts are debited latest on the 15-th date of the next month. In case of empty custody account, maintenance fee will not be debited
1.1 Opening of custody account	free of charge	free of charge	
1.2 Maintenance fee of custody account			
1.2.1. Private persons	0.02% per month, min 2	0.04% per month, min 5	
1.2.2. Legal entities	0.02% per month, min 8	0.04% per month, min 10	
1.2.3. Wealth Management customers	0.08% per month, min 20	0.08% per month, min 20	
2. Transactions with foreign stock exchanges			additionally government taxes/stamp duties
2.1. Equities			
2.1.1. USA	0.25%, min USD 30	0.25%, min USD 30	additional fee for non-stock exchange transactions according to expenses, in case of sale SEC fee
2.1.2. Canada	0.25% from the traded amount, min CAD 30	0.25% from the traded amount, min CAD 30	
2.1.3. German, Finnish, Spanish, Italian, Austrian, French, Dutch, Belgium, Portuguese shares	0.25%, min EUR 25	0.25%, min EUR 25	
2.1.4. Sweden	0.25%, min SEK 150	0.25%, min SEK 150	
2.1.5. Norway	0.25%, min NOK 150	0.25%, min NOK 150	
2.1.6. Denmark	0.25%, min DKK 150	0.25%, min DKK 150	
2.1.7. Australia	0.25%, min AUD 25	0.25%, min AUD 25	
2.1.8. Switzerland	0.25%, min CHF 25	0.25%, min CHF 25	
2.1.9. UK shares (London SETS, IOB)	0.25%, min GBP 20 + Stamp duty	0.25%, min GBP 20 + Stamp duty	

	Resident	Non-resident	Special conditions
2.1.10. Hong Kong, Japan, Singapore	0.30%, min EUR 30	0.30%, min EUR 30	
2.1.11. Russian (MICEX)	0.50%, min RUB 5,000	0.50%, min RUB 5,000	actual settlement fee could be added
2.1.12. Russian (RTS)	0.50%, min USD 30	0.50%, min USD 30	
2.1.13. Other countries	up to 2%, min EUR 40 equivalent in the currency of transaction	up to 2%, min EUR 40 equivalent in the currency of transaction	
2.2. Futures and Options	according to agreement	according to agreement	
2.3. Limit or Stop-loss order	free of charge	free of charge	
2.4. Order modification, fee applies from second modification	2	2	
2.5. Order cancellation	free of charge	free of charge	
2.6. Foreign securities buying from IPO or additional offering, in addition to transaction fee	according to agreement	according to agreement	
2.7. Corporate actions			
2.7.1. Splits, mergers, share dividends	free of charge	free of charge	
2.7.2. Dividend payments	free of charge	free of charge	
2.8. Transfer of securities outside stock exchange			
2.8.1. Within the bank	10	10	
2.8.2. Transfer of securities between foreign depositories	50	100	actual expenses may be added depending on market
2.8.3. Amendment and cancellation of the transfer order	50	50	only possible if confirmed by the Bank
2.8.4. Outgoing transfer of securities of Wealth Management Customer between foreign depositories	1%	1%	
3. Bonds (min. EUR 50,000)			
3.1. Bonds nominated in USD	0.2 %, min USD 50	0.2 %, min USD 100	
3.2. Bonds nominated in EUR	0.2 %, min EUR 50	0.2 %, min EUR 100	
3.3. Bonds nominated in other currencies	according to agreement	according to agreement	
4. Fund units			commission may be added as per conditions of purchase and sale of fund units
4.1. Subscription of foreign fund units			list of funds is available on Bank's web page
4.1.1. Money market fund purchase	depending on fund, min 20	depending on fund, min 20	
4.1.2. Bond fund purchase	depending on fund, min 10	depending on fund, min 10	
4.1.3. Stock and mixed fund purchase	depending on fund, min 10	depending on fund, min 10	
4.1.4. Alternative investments (incl. hedge fund purchase)	depending on fund, min 10	depending on fund, min 10	
4.2. Redemption of foreign fund units	10	10	
4.3. Switch of foreign fund units			
4.3.1. Money market fund switch	10	10	

	Resident	Non-resident	Special conditions
4.3.2. Bond fund switch	depending on fund, min 10	depending on fund, min 10	
4.3.3. Stock and mixed fund switch	depending on fund, min 10	depending on fund, min 10	
4.3.4. Alternative investments (incl. hedge fund switch)	depending on fund, min 10	depending on fund, min 10	
4.4. Foreign fund units transfer without/against payment	10	10	
4.5. Transactions with Estonian fund units			
4.5.1. Fund units subscription	5	5	
4.5.2. Fund units redemption	5	5	
4.5.3. Switch of fund units	5	5	
4.5.4. Transaction without/against payment with fund units	5	5	
5. Fees related to EVK *			* EVK = Estonian Central Depository of Securities
5.1. Opening of securities account in EVK			
5.1.1. Private individual	1	5	
5.1.2. Legal entity	25	25	
5.2. Opening of pledge account in EVK	25	25	
5.3. Closing of securities account in EVK	0	0	
5.4. Maintenance fee of securities account in EVK **	VAT will be added. Amounts are debited latest on the 15-th date of the next month. Empty securities account EUR 1 monthly. ** Only those accounts, which contain only the securities of Estonian companies, which are either bankrupt or under liquidation, are exempt from a monthly maintenance fee, based on the information received from the Estonian Central Register of Securities (ECSD)		
5.4.1. Private individual - Estonian securities			
5.4.1.1. portfolio market value up to EUR 10,000	1	1	
5.4.1.2. portfolio market value EUR 10,000 - 100,000	3	3	
5.4.1.3. portfolio market value over EUR 100,000	5	5	
5.4.2. Legal entity - Estonian securities			
5.4.2.1. portfolio market value up to EUR 3,000,000	0.003%, min. 10	0.003%, min. 10	
5.4.2.2. portfolio market value over EUR 3,000,000	90 + 0.001% over EUR 3,000,000	90 + 0.001% over EUR 3,000,000	
5.4.3. Latvian securities	0.01%, min. 2	0.01%, min. 2	
5.4.4. Lithuanian securities	0.01%, min. 1	0.01%, min. 1	
5.5. Transactions with OMX Nasdaq Baltic securities	0.2%, min 6	0.2%, min 10	
5.6. Transferring of EVK securities account in the extent of the whole balance			
5.6.1. Incoming	free of charge	free of charge	
5.6.2. Outgoing	10	10	
5.7. Transactions with non-listed securities in EVK			
5.7.1. Transaction against payment	5	7	

	Resident	Non-resident	Special conditions
5.7.2. Securities transfer without payment	5	7	
5.7.3. International transfer of securities registered in EVK	19	19	
5.7.4. Pledge entry	13	13	
5.7.5. Transfer of pledged securities	13	13	
5.7.6. Subscription/redemption fee for securities registered in EVK	2	5	
6. GLOBE portfolio fees			
6.1. Purchase transaction	0.75%, min. 1.60	0.75%, min. 1.60	
6.2. Sale transaction	According to price list point Transactions with foreign stock exchanges (securities not held in EVK)	According to price list point Transactions with foreign stock exchanges (securities not held in EVK)	
6.3. Account maintenance fee	0.05% monthly, min. 0.65 if cus- tody account holds securities on the last day of month	0.05% monthly, min. 0.65 if cus- tody account holds securities on the last day of month	incl. VAT
7. Securities account statements			VAT will be added
7.1. Statements issued by EVK, once a year	free of charge	free of charge	
7.2. Statements issued by the Bank, once a year	free of charge	free of charge	
7.3. Statements issued on customer's request in Bank/ E-mail / Fax	3	3	
7.4. Statements issued on customer's request by mail	3	3	postal expenses will be added
8. Private Wealth Management			
8.1. Consultations	according to agreement	according to agreement	
8.2. Management fee			VAT will be added
8.2.1. Asset management contract	according to agreement	according to agreement	
8.2.2. Investment counselling contract	according to agreement	according to agreement	
8.3. Performance fee	according to agreement	according to agreement	VAT will be added
8.4. Commissions	according to agreement	according to agreement	
VI FEES AND COMMISSIONS ON UNALLOCATED GOLD ACCOUNT	EUR	EUR	
1. Maintenance, % p.a. *, **	0.4	0.4	*the amount is calculated on a daily basis; is invoiced on a monthly basis **is calculated based on London PM Gold USD Fixing closing price in EUR
2. Purchasing / selling, %	by arrangement, min XAU 50	by arrangement, min XAU 50	
3. Transfers			
3.1. to the Bank, EUR	40	40	

	Resident	Non-resident	Special conditions
3.2. from the Bank, % of market value**	0.1, min EUR 40	0.1, min EUR 40	**is calculated based on London PM Gold USD Fixing closing price in EUR
VII ELECTRONIC CHANNELS	EUR	EUR	
1. Telephone bank and internet bank			
1.1. application	free of charge	free of charge	
1.2. maintenance fee	free of charge	free of charge	
2. Digipass (PIN-calculator)			
2.1. Issuing of a Digipass	25	50	
2.2. Replacement of a Digipass	20	25	
VIII ADDITIONAL SERVICES	EUR	EUR	
1. Safe deposit boxes			service is rendered to contractual customers only in head office (Pärnu mnt 12, Tallinn)
1.1. Rent:			monthly, VAT will be added. Totals are debited at the latest on the 15th of next month
box with height 50 mm	6	6	
75 mm	8	8	
125 mm	10	10	
175 mm	11	11	
300 mm	25	25	
1.2. Collateral fee	90	90	
2. Copy of document	3.20 / per page	3.20 / per page	
3. Delivery of documents by courier service	2	2	actual expenses will be added
4. Notification, certificates, queries			
4.1. Answer to an auditor's request	30	30	groups: EUR 20.00 for each member of the group
4.2. Notification of arrears or breach of contract (first notice)	5	5	
4.3. Notification of arrears or breach of contract (second and each following) and credit card arrears	8	8	
4.4. Standard Account Reference (confirming the existence of an account and/or account balance)	5	10	
4.5. Non-Standard Account reference	25	25	
4.6. Responses to inquiries, which are related to the inventory of the inheritance estate or the debts collection (excl. received through electronic bailiff system)	3.00 / per query	3.00 / per query	responses to inquiries by notaries (in accordance with Law of Succession Act § 167 sub 3) are free of charge
5. Queries from public registers	expenses incurred, min. 1.60	expenses incurred, min. 100	actual expenses will be added
6. Consulting related to banking services	150-300/per hour	150-300/per hour	